

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/672,596
				Filing Date	September 26, 2003
				First Named Inventor	Holm-Blagg, Lynn
				Art Unit	3692
				Examiner Name	GRAHAM, CLEMENT B.
Sheet	1	of	10	Attorney Docket Number	020375-040700US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-2001-0018679	08-30-2001	Lee	
	AB	US-2001-0032192	10-2001	Putta et al.	
	AC	US-2001-0034720	10-2001	Armes	
	AD	US-2001-0051923	12-2001	Kosuda	
	AE	US-2002-0069122	06-06-2002	Yun et al.	
	AF	US-2002-0103746	08-01-2002	Moffett et al.	
	AG	US-2002-0123962	09-05-2002	Bryman et al.	
	AH	US-2002-0138424	09-26-2002	Coyle	
	AI	US-2002-0156723	10-2002	Lilly et al.	
	AJ	US-2002-0198806	12-26-2002	Holm-Blagg et al.	
	AK	US-2003-008933	05-2003	McAlear	
	AL	US-2003-0115160	06-19-2003	Nowlin et al.	
	AM	US-2003-0120571	06-26-2003	Holm-Blagg	
	AN	US-2003-0135438	07-17-2003	Holm-Blagg et al.	
	AO	US-2003-0171992	09-11-2003	Holm-Blagg et al.	
	AP	US-2003-0182218	09-25-2003	Holm-Blagg	
	AQ	US-2003-0212620	11-13-2003	Holm-Bagg	
	AR	US-2004-0030657	02-12-2004	Holm-Blagg et al.	
	AS	US-2004-0148239	07-29-2004	Albee et al.	
	AT	US-2004-0158532	08-01-2004	Breck et al.	
	AU	US-2005-0154664	09-11-2003	Guy et al.	
	AV	US-4,256,955	03-17-1981	Giraud et al.	
	AW	US-4,321,672	03-23-1982	Braun et al.	
	AX	US-4,679,191	07-07-1987	Nelson et al.	
	AY	US-4,700,055	10-13-1987	Kashkashian, Jr.	
	AZ	US-4,816,653	03-1989	Anderl et al.	
	BA	US-4,837,422	06-06-1989	Dethloff et al.	
	BB	US-4,900,903	02-13-1990	Wright et al.	
	BC	US-4,918,602	04-1990	Bone et al.	
	BD	US-5,121,945	06-1992	Thomson et al.	
Examiner Signature	/Clement Graham/			Date Considered	11/23/2008

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		Number Kind Code ² (if known)			
	BE	US-5,155,342	10-13-1992	Kaisha	
	BF	US-5,155,342	10-13-1992	Urano	
	BG	US-5,191,522	03-1993	Bosco et al.	
	BH	US-5,231,569	07-27-1993	Myatt et al.	
	BI	US-5,339,392	08-16-1994	Risberg et al.	
	BJ	US-5,410,684	04-25-1995	Ainsworth et al.	
	BK	US-5,457,305	10-1995	Akel et al.	
	BL	US-5,475,585	12-1995	Bush	
	BM	US-5,483,445	01-09-1996	Pickering	
	BN	US-5,485,370	01-16-1996	Moss et al.	
	BO	US-5,500,513	03-19-1996	Langhans et al.	
	BP	US-5,513,102	04-1996	Auremma	
	BQ	US-5,537,314	07-16-1996	Kanter	
	BR	US-5,546,523	08-1996	Gatto	
	BS	US-5,560,005	09-24-1996	Hoover	
	BT	US-5,590,038	12-31-1996	Pirtoda	
	BU	US-5,613,012	03-18-1997	Hoffman et al.	
	BV	US-5,614,703	03-25-1997	Martin et al.	
	BW	US-5,621,640	04-15-1997	Burke	
	BX	US-5,644,727	07-01-1997	Atkins	
	BY	US-5,648,906	07-01-1997	Amiripanahi	
	BZ	US-5,649,117	07-15-1997	Landry	
	CA	US-5,649,118	07-1997	Carlisle et al.	
	CB	US-5,650,604	07-1997	Marcous et al.	
	CC	US-5,684,965	11-04-1997	Pickering	
	CD	US-5,770,843	08-23-1998	Rose et al.	
	CE	US-5,783,808	07-1998	Josephson	
	CF	US-5,802,511	09-01-1998	Kouchi et al.	
	CG	US-5,826,243	10-20-1998	Musmanno et al.	
	CH	US-5,852,811	12-22-1998	Atkins	
Examiner Signature	/Clement Graham/			Date Considered	11/23/2008

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		Number Kind Code ² (if known)			
	CI	US-5,859,419	01-12-1999	Wynn	
	CJ	US-5,864,830	01-26-1999	Armetta et al.	
	CK	US-5,873,072	02-1999	Kight et al.	
	CL	US-5,875,437	02-1999	Atkins	
	CM	US-5,897,625	04-1999	Gustin et al.	
	CN	US-5,903,830	05-1999	Joao et al.	
	CO	US-5,914,472	06-22-1999	Foladare et al.	
	CP	US-5,920,847	07-06-1999	Kolling et al.	
	CQ	US-5,937,391	08-1999	Ikeda et al.	
	CR	US-5,940,811	08-17-1999	Norris	
	CS	US-5,943,656	08-1999	Crooks et al.	
	CT	US-5,953,710	09-14-1999	Fleming	
	CU	US-5,970,480	10-19-1999	Kalina	
	CV	US-5,978,780	11-02-1999	Watson	
	CW	US-5,984,180	11-1999	Albrecht	
	CX	US-5,999,596	12-07-1999	Walker et al.	
	CY	US-5,999,624	12-1999	Hopkins	
	CZ	US-6,009,415	12-1999	Shurling et al.	
	DA	US-6,012,048	01-2000	Gustin et al.	
	DB	US-6,018,718	01-2000	Walker et al.	
	DC	US-6,021,943	02-08-2000	Chastain	
	DD	US-6,035,285	03-2000	Schlect et al.	
	DE	US-6,044,360	03-28-2000	Picciallo	
	DF	US-6,049,782	04-11-2000	Gottesman et al.	
	DG	US-6,081,790	06-2000	Rosen	
	DH	US-6,108,641	08-22-2000	Kenna et al.	
	DI	US-6,119,109	09-01-2000	Muratani et al.	
	DJ	US-6,128,599	10-03-2000	Walker et al.	
	DK	US-6,128,602	10-03-2000	Northington et al.	
	DL	US-6,128,603	10-03-2000	Dent et al.	
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	DM	US-6,131,810	10-2000	Weiss et al	
	DN	US-6,138,107	10-24-2000	Elgamal	
	DO	US-6,226,623	05-01-2001	Schein et al.	
	DP	US-6,266,364	05-2001	O'Neil	
	DQ	US-6,292,789	09-18-2001	Schutzer	
	DR	US-6,304,860	10-16-2001	Martin, Jr. et al.	
	DS	US-6,311,170	10-30-2001	Embrey	
	DT	US-6,324,524	11-2001	Lent et al.	
	DU	US-6,327,573	12-2001	Walker et al.	
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	DX	US-6,405,181	06-2000	Lent et al.	
	DY	US-6,422,462	07-23-2002	Cohen	
	DZ	US-6,623,415	09-23-2003	Gates et al.	
	EA	US-6,636,833	10-2003	Flitcroft et al.	
	EB	US-6,661,217	12-09-2003	Kimball et al.	
	EC	US-6,779,319	08-24-2004	Smith et al.	
	ED	US-6,802,500	10-12-2004	Bennett et al.	
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	EF	US-6,920,588	12-07-2004	Stoutenburg et al.	
	EG	US-7,050,996	05-23-2006	Holm-Blagg et al.	
	EH	US-7,076,465	07-11-2006	Holm-Blagg et al.	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	EI	EP	0540234	A2	05-05-1993	American Telephone and Telegraph Company		<input type="checkbox"/>

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		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	EJ	EP	0725376		08-07-1996	Sony Corp.		<input type="checkbox"/>
	EK	WO	01-57709		08-01-2001	Vernaglia		<input type="checkbox"/>
	EL	WO	97-43893		11-27-1997	CITIBANK		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
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	EM	"Modular ATM Gives Boost to Diebold", Akron Beacon Journal, July 12, 1997	<input type="checkbox"/>
	EN	Air Miles Reward Program; "Terms and conditions of the Air Miles Reward Program"; May 1998	<input type="checkbox"/>
	EO	"Virginia Bank Aims to Gain Accounts through Pact with Debit Card Issuer", American Banker v164 n93 p7, May 17, 1999	<input type="checkbox"/>
	EP	SVALDI, ALDO "Debitlike card assists access to child-support aid. " Denver, CO: Feburary 11, 2003, pg C.01 (3pages)	<input type="checkbox"/>
	EQ	Western Union- First Data Corp. "Trans\$Pay...soon to be the Western Union Pay Card", no date, 1 page.	<input type="checkbox"/>
	ER	Western Union- First Data Corp. "FDX-400 Remote Payroll Distribution	<input type="checkbox"/>
	ES	White, Ron "How Computers Work", 3rd Edition, Que Corporation, 9/1998.	<input type="checkbox"/>

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	ET	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated March 27, 2002, 7 pages	<input type="checkbox"/>	
	EU	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated December 27, 2002, 8 pages	<input type="checkbox"/>	
	EV	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated June 9, 2003, 8 pages	<input type="checkbox"/>	
	EW	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated November 5, 2003, 7 pages	<input type="checkbox"/>	
	EX	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Notice of Appeal dated June 27, 2003, 4 pages	<input type="checkbox"/>	
	EY	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Appeal Brief dated July 1, 2003, 19 pages	<input type="checkbox"/>	
	EZ	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Office Action dated November 5, 2003, 7 pages	<input type="checkbox"/>	
	FA	U.S. Patent Application No. 09/298,417 (Attorney Docket No. 020375-022000US), Appeal Brief dated February 5, 2004, 16 pages	<input type="checkbox"/>	
	FB	U.S. Patent Application No. 09/298,505 (Attorney Docket No. 020375-022100US), Final Office Action dated 10-19-2004, 5 pages	<input type="checkbox"/>	
	FC	U.S. Patent Application No. 09/298,505 (Attorney Docket No. 020375-022100US), Final Office Action dated 1-23-2002, 11 pages	<input type="checkbox"/>	
	FD	U.S. Patent Application No. 09/298,505 (Attorney Docket No. 020375-022100US), Office Action dated 5-22-2001, 7 pages	<input type="checkbox"/>	
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	FE	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Advisory Action dated 10-18-2007, 3 pages	<input type="checkbox"/>	
	FF	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Final Office Action dated 8-02-2007, 16 pages	<input type="checkbox"/>	
	FG	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Office Action dated 3-13-2007, 15 pages	<input type="checkbox"/>	
	FH	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Final Office Action dated 11-30-2006, 8 pages	<input type="checkbox"/>	
	FI	U.S. Patent Application No. 11/187,605 (Attorney Docket No. 020375-022110), Office Action dated 6-16-2006, 5 pages	<input type="checkbox"/>	
	FJ	U.S. Patent Application No. 10/025,092 (Attorney Docket No. 020375-022010US), Final Office Action dated 10-18-2007, 8 pages	<input type="checkbox"/>	
	FK	U.S. Patent Application No. 10/025,092 (Attorney Docket No. 020375-022010US), Office Action dated 5-04-2007, 8 pages	<input type="checkbox"/>	
	FL	U.S. Patent Application No. 10/371,852 (Attorney Docket No. 020375-022040US), Office Action dated 8-10-2007, 7 pages	<input type="checkbox"/>	
	FM	U.S. Patent Application No. 10/319,422 (Attorney Docket No. 020375-022050US), Advisory Action dated 11-30-2007, 3 pages	<input type="checkbox"/>	
	FN	U.S. Patent Application No. 10/319,422 (Attorney Docket No. 020375-022050US), Final Office Action dated 8-22-2007, 11 pages	<input type="checkbox"/>	
	FO	U.S. Patent Application No. 10/319,422 (Attorney Docket No. 020375-022050US), Office Action dated 3-08-2007, 11 pages	<input type="checkbox"/>	
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	FP	U.S. Patent Application No. 10/373,637 (Attorney Docket No. 020375-022060US, Office Action dated 8-15-2007, 23 pages	<input type="checkbox"/>	
	FQ	U.S. Patent Application No. 11/191,444 (Attorney Docket No. 020375-022070US, Office Action dated 10-18-2007, 6 pages	<input type="checkbox"/>	
	FR	U.S. Patent Application No. 11/191,444 (Attorney Docket No. 020375-022070US, Office Action dated 12-28-2006, 8 pages	<input type="checkbox"/>	
	FS	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Ex Parte Quayle Action dated 7-25-2007, 7 pages	<input type="checkbox"/>	
	FT	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Office Action dated 6-05-2007, 6 pages	<input type="checkbox"/>	
	FU	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Appeal Brief dated 02-03-2004, 25 pages	<input type="checkbox"/>	
	FV	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Office Action dated 11-03-2003, 9 pages	<input type="checkbox"/>	
	FW	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Appeal Brief dated 6-25-2003, 10 pages	<input type="checkbox"/>	
	FX	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Appeal Brief dated 8-15-2002, 23 pages	<input type="checkbox"/>	
	FY	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Final Office Action dated 7-26-2002, 7 pages	<input type="checkbox"/>	
	FZ	U.S. Patent Application No. 09/298,521 (Attorney Docket No. 020375-022200US), Office Action dated 11-27-2001, 7 pages	<input type="checkbox"/>	
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	GB	U.S. Patent Application No. 10/205,482 (Attorney Docket No. 020375-022300US), Office Action dated 7-06-2007, 13 pages	<input type="checkbox"/>	
	GC	U.S. Patent Application No. 10/172,378 (Attorney Docket No. 020375-022400US), Final Office Action dated 11-09-2007, 11 pages	<input type="checkbox"/>	
	GD	U.S. Patent Application No. 10/172,378 (Attorney Docket No. 020375-022400US), Office Action dated 6-13-2007, 11 pages	<input type="checkbox"/>	
	GE	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Examiner's Answer to Appeal Brief dated 8-10-2007, 18 pages	<input type="checkbox"/>	
	GF	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief dated 1-02-2007, 24 pages	<input type="checkbox"/>	
	GG	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief on 11-15-2006, 24 pages	<input type="checkbox"/>	
	GH	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Office Action dated 8-15-2006, 14 pages	<input type="checkbox"/>	
	GI	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief on 11-29-2005, 22 pages	<input type="checkbox"/>	
	GJ	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief dated 8-19-2005, 20 pages	<input type="checkbox"/>	
	GK	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Appeal Brief dated 02-04-2005, 19 pages	<input type="checkbox"/>	
Examiner Signature	/Clement Graham/		Date Considered	11/23/2008

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/672,596
				Filing Date	September 26, 2003
				First Named Inventor	Holm-Blagg, Lynn
				Art Unit	3692
				Examiner Name	GRAHAM, CLEMENT B.
Sheet	10	of	10	Attorney Docket Number	020375-040700US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	GL	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Advisory Action dated 11-30-2004, 2 pages	<input type="checkbox"/>
	GM	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Final Office Action dated 9-08-2004, 18 pages	<input type="checkbox"/>
	GN	U.S. Patent Application No. 10/237,572 (Attorney Docket No. 020375-028700US), Office Action dated 3-25-2004, 14 pages	<input type="checkbox"/>

Examiner Signature	/Clement Graham/	Date Considered	11/23/2008
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